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Testimony on Bill 5259: An Act Expanding Health Insurance Coverage for the Treatment of
Mental or Nervous Conditions

Submitted By: Stephen Karp, MSW
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On behalf of the National Association of Social Workers, CT Chapter representing over 2800 members we support bill 5259. There is a significant need to expand insurance coverage for mental health and substance abuse treatment and this bill is a vehicle for such expansion.

One major issue with mental health and substance abuse treatment is that there is a significant inequality between coverage under Medicaid HUSKY and private insurance. While one would assume that HUSKY would offer less coverage in fact it is private insurance coverage that is more restrictive and less comprehensive. Our members who provide outpatient mental health services tell us that they are able to have more treatment sessions approved by HUSKY than private insurance will offer to their clients. HUSKY also provides for better wrap-around coverage and case management whereas private insurance does not cover such services. Thus middle class individuals and families who depend on their private insurance that is paid for through their own premium payments, an employer or combination, are worst off if they need mental health services than they would be if they were lower income and on HUSKY. This imbalance, where middle class households are getting the short end of the stick needs to be addressed.

In addition to private insurance not be as comprehensive as HUSKY for outpatient treatment there is also the issue of private insurance not approving necessary inpatient treatment. Getting approval for inpatient treatment is very difficult and when such approval is attained it is rarely for an adequate period of time. Even in the most severe of situations private insurers insist on utilizing outpatient treatment first even when the provider states that outpatient treatment is not sufficient or safe for the person. Of particular concern is eating disorders where some insurers as a general rule refuse to approve inpatient treatment. Substance abuse is of a similar nature in that approval for inpatient treatment to a sufficient degree is very difficult to attain.

The above situation applies to all mental health and substance abuse treatment needs for all age groups. It becomes even more severe though for children. Hospital emergency departments fill with children who are in need of inpatient mental health services but have no such placements available. It is not uncommon for children to spend a weekend in the emergency department due to lack of placement options. Often these are children that come from families that have insurance coverage but no sufficient treatment options for their children.

We call upon the Insurance Committee to move forward legislation that requires private insurance coverage to be at least equal to HUSKY in regards to mental health and substance abuse treatment.